

# NRV Family and Sports Dentistry

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## *Why Doesn't My Insurance Pay for This?*

- Having dental insurance or a dental benefit plan can make it easier to get the dental care you need, **but most dental benefit plans do not cover all dental procedures.**
- Your dental coverage is not based on what you need or what your dentist recommends, it is based on how much **your employer** pays into the plan
- Your plan may have a Least Expensive Alternative Treatment clause. That means that if there is more than one way to treat a condition, the plan will pay for only the least expensive treatment. **However, the least expensive option is not always the best.**
- Even though you may have two or more dental benefit plans, **there is no guarantee that all of the plans will pay for your services.** Sometimes, none of the plans will pay for the services you need.
- Your plan may want you to choose dental care from its network of preferred providers. **If you get dental care from a dentist who is not in the network, you may have higher out-of-pocket costs.**
- Your employer decides the maximum levels of payment in its contract with the insurance company. **You are expected to pay co-payments and any costs above the annual maximum.** If the annual maximum of your plan is too low to meet your needs, ask your employer to look into alternative plans.
- Usual, Customary, and Reasonable Charges are the maximum allowable amount that will be covered by the plan. If your dental bill is higher than the UCR, it does not mean your dentist has charged too much. **Insurances can set whatever amount they want for UCR charges, they may not match current actual fees charged by dentists in a given area.**

**Your dentist's main goal is to help you take good care of your teeth. Many offices (including NRV Family and Sports Dentistry) will file claims with your dental plan as a service to you.**

**The part of the bill not covered by insurance is your responsibility.** Dental insurance is one part of your healthy mouth plan. If you find out what your dental plan covers and plan accordingly it can help you take the best possible care of your teeth so they will last a lifetime.